

B2100B (Form 2100B) (12/15)

## United States Bankruptcy Court

District Of NEW JERSEY

In re Mahrokh Janasa aka Marie M Janasa

Case No. 18-34555-JKS

### NOTICE OF TRANSFER OF CLAIM OTHER THAN FOR SECURITY

Claim No. 1-2 (if known) was filed or deemed filed under 11 U.S.C. § 1111(a) in this case by the alleged transferor. As evidence of the transfer of that claim, the transferee filed a Transfer of Claim Other than for Security in the clerk's office of this court on \_\_\_\_\_ (date).

Name of Alleged Transferor

Wells Fargo Bank, N.A.

Name of Transferee

PRPM 2021-3, LLC

Address of Alleged Transferor:

1000 Blue Gentian Road  
Eagan, MN 55121

Address of Transferee:

Rushmore Loan Management Services  
P.O. Box 55004  
Irvine, CA 92619-2708

#### ~~DEADLINE TO OBJECT TO TRANSFER~~

The alleged transferor of the claim is hereby notified that objections must be filed with the court within twenty-one (21) days of the mailing of this notice. If no objection is timely received by the court, the transferee will be substituted as the original claimant without further order of the court.

Date: \_\_\_\_\_

**CLERK OF THE COURT**

B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

District Of NEW JERSEY

In re Mahrokh Janasa aka Marie M Janasa,

Case No. 18-34555-JKS

**TRANSFER OF CLAIM OTHER THAN FOR SECURITY**

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

PRPM 2021-3, LLC

Wells Fargo Bank, N.A.

Name of Transferee

Name and Address where notices to transferee should be sent: Rushmore Loan Management Services  
P.O. Box 55004  
Irvine, CA 92619-2708

Phone: 888-504-6700

Last Four Digits of Acct #: 5367

Name and Address where transferee payments should be sent (if different from above):  
Rushmore Loan Management Services  
P.O. Box 52708  
Irvine, CA 92619-2708  
Phone: \_\_\_\_\_  
Last Four Digits of Acct #: \_\_\_\_\_

Name of Transferor

Court Claim # (if known): 1-2  
Amount of Claim: \$787,584.10  
Date Claim Filed: 03/17/2021

Phone: 800-274-7025

Last Four Digits of Acct #: 9563

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Jonathan Schwalb  
Transferee/Transferee's Agent

Date: May 27, 2021

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.



P.O. Box 55004  
Irvine, CA 92619-2708  
888.699.5600 toll free  
949.341.0777 local  
949.341.2200 fax  
[www.rushmorelm.com](http://www.rushmorelm.com)

May 04, 2021

MAHROKH JANASA  
378 GREEN MOUNTAIN RD  
MAHWAH NJ 07430-2725

Property Address: 378 GREEN MOUNTAIN RD  
MAHWAH, NJ 07430

#### **NOTICE OF ASSIGNMENT, SALE OR TRANSFER OF SERVICING**

Dear Mortgagor(s):

Welcome to Rushmore Loan Management Services. Our intention is to meet your loan servicing needs with efficient, prompt, and courteous service. Below you will find important information regarding how to contact us, make payments and set up your online account. We encourage you to visit our website at [www.rushmorelm.com](http://www.rushmorelm.com) and create an account after receiving this letter.

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, has been assigned, sold or transferred from Wells Fargo Home Mortgage (WFHM) to Rushmore Loan Management Services LLC (Rushmore), effective 04/27/2021. The transfer of the servicing of your mortgage does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your previous servicer send you this notice at least 15 days before the effective date of transfer. As your new servicer, we must also send you this notice no later than 15 days after this effective date or at closing.

Your previous servicer was Wells Fargo Home Mortgage (WFHM). The previous servicer's address is as follows: P.O. Box 10335, Des Moines, IA 50306 0335. If you have any questions regarding the transfer of servicing from your previous servicer, call Wells Fargo Home Mortgage (WFHM) Customer Service at 866 234 8271 between Mon Fri, 6:00 a.m. 10:00 p.m., Sat 8:00 a.m. 2:00 p.m. CST. This is a toll free number.

Rushmore will be your new servicer. The business addresses for your new servicer are as follows:

**Correspondence Address**  
**Rushmore Loan Management Services LLC**  
**15480 Laguna Canyon Rd., Suite 100**  
**Irvine, CA 92618**

**Payment Address**  
**Rushmore Loan Management Services LLC**  
**P.O. Box 514707**  
**Los Angeles, CA 90051-4707**

If you have any questions related to the transfer of servicing to Rushmore, call our Customer Care Department at **888-504-6700** between Monday through Thursday, 6 a.m. to 7 p.m., Friday 6 a.m. to 6 p.m. Pacific. Please have your new loan number available when calling.

Rushmore offers several convenient ways to make your monthly payment. You can make your payment by phone at **888-504-6700** (a small fee may apply) or for free through our website at [www.rushmorelm.com](http://www.rushmorelm.com). Click on the upper banner titled **ACCOUNT LOGIN** and you can make a payment or sign up for **Auto Draft Payments (ACH)**. Rushmore highly recommends this option, as it helps to prevent you from being late on any of your very important mortgage payments. You may also use Western Union Quick Collect (**Code City: Rushmore Code State: CA**). Western Union may charge a fee for this service.

The date that your present servicer Wells Fargo Home Mortgage (WFHM) will stop accepting your payments is 04/26/2021. The date that Rushmore will begin accepting payments from you is 04/27/2021. Send all payments due on or after that due date to your new servicer. A billing statement from Rushmore will be mailed to you within 15 to 30 days.

If you are currently making your mortgage payment through a third party entity (e.g., your on line banking, government allotment, biweekly, or bill service), please take the necessary steps to advise them of your new loan number and change the payee to your new servicer. In the event of a payment change, it is your responsibility to notify the third party of the new payment amount and new address to send the payments.

Rushmore Loan Management Services LLC requests that you make every effort to remit your monthly payments on the contractual due date shown on the note and your payment coupon.

If you wish to speak with a Housing Counseling Agency certified by the U.S. Department of Housing and Urban Development (HUD), please call the following toll free number: (800) 569 4287.

For a full list of Rushmore's standard fees, please visit our website at [https://www.rushmorelm.com/standard\\_fees/](https://www.rushmorelm.com/standard_fees/).

**Important note:** If you entered into an approved loss mitigation plan with your previous loan servicer, or if you had a loss mitigation application in process with your previous servicer, please call Rushmore immediately, toll free, at **888-504-7300**, to confirm that the loss mitigation plan information, or application and documentation, were properly transferred to Rushmore.

You should also be aware of the following information, which is referred to in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 USC §2605).

During the 60 day period following the effective date of transfer of the loan servicing, a loan payment received by your previous servicer before its due date may not be treated by the new servicer as late, and a late charge fee may not be assessed.

A Business Day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

**Important note about insurance:** If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way:

Rushmore does not collect and remit any type of optional insurance to your insurance company. Any premiums for any such optional policy that was being collected and remitted by your previous servicer will be discontinued by Rushmore as of the effective date of the transfer of servicing. If you wish to retain such optional insurance, you should contact your optional product service provider about your ability to continue such insurance and how to make premium payments.

Should you have any questions, please contact our Customer Care Department at toll free **888-504-6700, Monday through Thursday, 6 a.m. to 7 p.m., Friday 6 a.m. to 6 p.m. Pacific.**

Sincerely,

Rushmore Loan Management Services LLC

**Please keep this document for your records.**

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor in Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

**LEGAL NOTIFICATION:** Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

**Notice of Error Resolution & Information Request Procedures**

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

**If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:**

**Rushmore Loan Management Services LLC**  
P.O. Box 52262  
Irvine, California 92619 2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

**HUD STATEMENT**

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1 800 569 4287.

**Equal Credit Opportunity Act Disclosure**

**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Jonathan Schwalb, Esq.  
Friedman Vartolo LLP  
85 Broad Street, Suite 501  
New York, New York 10004  
P: (212) 471-5100  
Attorneys for Ruhsmore Loan Management  
Servcies as servicer for PRPM 2021-3, LLC

Case No.: 18-34555-JKS

Chapter: 13

In Re:

Mahrokh Janasa aka Marie M Janasa

Adv. No.: \_\_\_\_\_

Hearing Date: \_\_\_\_\_

Judge: John K. Sherwood

**CERTIFICATION OF SERVICE**

1. I, Katie Crotteau :

represent \_\_\_\_\_ in this matter.

am the secretary/paralegal for Jonathan Schwalb, Esq., who represents  
Rushmore Loan Management Services in this matter.

am the \_\_\_\_\_ in this case and am representing myself.

2. On May 27, 2021, I sent a copy of the following pleadings and/or documents  
to the parties listed in the chart below.

Transfer of Claim

3. I certify under penalty of perjury that the above documents were sent using the mode of service  
indicated.

Date: May 27, 2021

/s/ Katie Crotteau  
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Mahrokh Janasa aka Marie M Janasa 378 Green Mountain Road Building 39, Unit 378 Mahwah, NJ 07430	Debtor(s)	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)
Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Debtor(s) Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other NEF (As authorized by the Court or by rule. Cite the rule if applicable.)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other NEF (As authorized by the Court or by rule. Cite the rule if applicable.)
U.S. Trustee U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other NEF (As authorized by the Court or by rule. Cite the rule if applicable.)
		<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> Other _____ (As authorized by the Court or by rule. Cite the rule if applicable.)